

IN THE CLAIMS:

Please amend Claim 1 and add Claims 3-7. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) A dispute handling method for handling a disputed transaction involving a secondary transaction number, the method comprising the steps of:

receiving a dispute from a first party relating to a transaction involving a secondary transaction number associated with a primary account, wherein the primary account includes a primary account number, and wherein the secondary transaction number is configured to facilitate a plurality of transactions;

retrieving transaction information from a database; and

replacing the primary account number with the secondary transaction number in order to initiate a second party inquiry that references only the secondary transaction number, wherein the second party inquiry does not include the primary account number.

2. (Previously Presented) The method of claim 1, further comprising the steps of:

determining if a valid approval code is associated with the secondary transaction number; and

charging back to the second party an amount of the disputed transaction, if a valid approval code is not associated with the secondary transaction number.

3. (New) The method of claim 1, further comprising the step of routing the disputed transaction to a predefined secondary transaction number queue based in least in part on an industry type associated with the disputed transaction.

4. (New) A method for processing a transaction, the method comprising the steps of:

receiving an account number of a user;
submitting the account number to a provider of the account number and requesting authorization of the transaction;
requesting, by a merchant, that the provider return a secondary transaction number (STN) in lieu of returning the account number;
receiving, from the provider, an authorization record referencing the STN;
issuing a settlement request associated with the transaction, wherein the settlement request includes the STN and does not include the account number; and
maintaining, by the merchant, a record of the transaction, wherein the merchant replaces the account number with the STN and the record does not include the account number.

5. (New) A method for processing a transaction, the method comprising the steps of:

receiving, from a merchant, a transaction authorization request for the transaction, the authorization request comprising a primary account number associated with a primary account;

generating a secondary account number (STN) and associating the STN with the primary account, wherein the primary account number and STN are different;

receiving, from the merchant, a request that a provider of the primary account return the STN in lieu of returning the primary account number;

sending to the merchant an authorization record referencing the STN, wherein the authorization record does not include the primary account number;

processing a settlement request associated with the transaction, wherein the settlement request includes the STN and does not include the primary account number;

receiving, from a first party, a transaction dispute identifying the primary account number and relating to the transaction involving the STN;

retrieving transaction information from a database using the primary account number; and

initiating an inquiry, with a second party, that includes the STN, wherein the inquiry does not include the primary account number.

6. (New) The method of claim 5, further comprising the steps of:
determining if a valid approval code is associated with the STN; and
charging back to the second party an amount of the transaction, if a valid approval code is not associated with the STN.

7. (New) The method of claim 5, further comprising the step of routing the transaction dispute to a predefined STN queue based in least in part on an industry type associated with the transaction.